

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Julie Kay Smith
Debtor

Case No. 19-04362-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 02, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2024:

Recip ID	Recipient Name and Address
db	#+ Julie Kay Smith, 9170 Anthony Highway, Waynesboro, PA 17268-9709
5258902	American Homepatient, PO Box 531673, Atlanta GA 30353-1673
5256567	+ Chambersburg Hospital, 112 N 7th Street, Chambersburg, PA 17201-1700
5258905	Greencastle Family Practice, 50 Eastern Avenue Ste 135, Greencastle Pa 17225-1195
5258903	+ Lawall at Hershey Inc, 30 Hope Drive Ste 2100, Hershey PA 17033-2036
5266241	#+ Linus Eugene Fenicle, 2331 Market Street, Camp Hill, PA 17011-4642
5258907	My Eye Dr, PO Box 31069, Phoenix AZ 85046-1069
5256574	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5256575	+ Penn State MS Hershey Medical Cente, PO Box 854, Hershey, PA 17033-0854
5256577	+ Quincy Sewer Authority, 7575 Mentzer Gap Road, Waynesboro, PA 17268-8946
5266242	+ Quincy Township, 7575 Mentzer Gap Road, Waynesboro, PA 17268-8946
5256578	+ Rosenberrys Appliance Service, 2947 Country Road, Chambersburg, PA 17202-8830
5256579	+ South Mountain Fire Dept, PO Box 92, South Mountain, PA 17261-0092
5258897	South Mountain Volunteer Fire Co, PO Box 90, Danville PA 17821-0090
5258909	Summit Health, PO Box 9197, Coral Springs FL 33075-9197
5258900	+ Summit Physician Services, 785 5th Avenue Ste 3, Chambersburg PA 17201-4232
5258899	+ Waynesboro Hospital, 501 E Main Street, Waynesboro PA 17268-2394

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 02 2024 23:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5256565	^ MEBN	Dec 02 2024 18:34:42	Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
5256566	+ Email/Text: Bankruptcy@BAMcollections.com	Dec 02 2024 18:37:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5256568	EDI: WFNNB.COM	Dec 02 2024 23:34:00	Commenity Bank, PO Box 659728, San Antonio, TX 78265
5256569	+ Email/Text: dylan.succa@commercialacceptance.net	Dec 02 2024 18:37:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5256570	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 02 2024 18:37:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5256571	Email/Text: bankruptcy@firstenergycorp.com		

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		Dec 02 2024 18:37:00	First Energy, 2800 Pottsville Pike, Post Office Box 16001, Reading, PA 19612-6001
5256563	EDI: IRS.COM		
		Dec 02 2024 23:34:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5256572	^ MEBN		
		Dec 02 2024 18:34:14	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5258908	Email/Text: Legal_Fax@lincare.com		
		Dec 02 2024 18:37:00	Lincare, POB 690397, Orlando FL 32869
5256573	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 02 2024 18:37:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5277178	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 02 2024 18:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5256564	EDI: PENNDEPTREV		
		Dec 02 2024 23:34:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5256564	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 02 2024 18:37:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5282966	+ Email/PDF: ebnotices@pnmac.com		
		Dec 02 2024 18:38:37	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5256576	Email/PDF: ebnotices@pnmac.com		
		Dec 02 2024 18:38:32	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
5257059	^ MEBN		
		Dec 02 2024 18:34:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5258906	^ MEBN		
		Dec 02 2024 18:34:39	UPMC Pinnacle, PO Box 2353, Harrisburg PA 17105-2353
5256580	Email/Text: bankruptcy@firstenergycorp.com		
		Dec 02 2024 18:37:00	West Penn Power, Post Office Box 3687, Akron, OH 44309-3687
5271662	+ Email/Text: bankruptcy@firstenergycorp.com		
		Dec 02 2024 18:37:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5258898	##+	Central PA Eye Institute, 825 Fishburn Road, Hershey PA 17033-2015
5258901	##+	Chambersburg Hospital, 760 E Washington Street, Chambersburg PA 17201-2751
5258904	##+	Harry J Lawall & Sons Inc, 8031 Frankford Avenue, Philadelphia Pa 19136-2736

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Julie Kay Smith gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Julie Kay Smith

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9942

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04362-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julie Kay Smith
aka Julie K Smith, aka Julie Smith, fka Julie K
Staley

12/2/24**By the
court:**

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.